

# Uncle Sam: Detective

By WILLIAM ATHERTON DU PUY

## The Faro Gang and the Bank Bookkeeper

True stories of the Great Federal Detective Agency, the Bureau of Information, U. S. Dep't of Justice.

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A twelve-dollar-a-week bookkeeper in a prim New England town, without access to the funds of the bank for which he worked, stole nearly a half million dollars and so juggled the books as to hide the shortage from the directors and from the national bank examiner for a period of two years.

The "faro gang," a band of master crooks, as well organized as though for the development of a mining venture, financed in advance for many thousands of dollars, took the money from the bookkeeper as regularly as he took it from the bank—took it all, but never aroused his suspicion.

The detectives of the bureau of investigation, department of justice, unraveled the whole tangled skein and revealed the ramifications of one of the completest schemes for the illicit acquisition of other people's money that the history of the crime of the nation has ever developed.

The first incident that led to the discovery of this monster plot to defraud took place when two most staid and dignified of the stolid citizens of Bainbridge, Mass., happened to meet outside the First National bank of that serene suburb of Boston one sunshiny afternoon. Their conversation led to an argument as to whether there was \$186,000 or \$187,000 in the endowment of an orphanage, of which they were directors. To settle this argument they decided to have a look at the books which contained the record of deposits and withdrawals.

So these dignified guardians of this endowment fund approached the cashier's window in the First National bank and asked for the balance in the given account. The official turned automatically to the ledger containing the inactive accounts of the bank, glanced at the balance and automatically reported the figures there revealed.

"Four thousand five hundred dollars," he said.

So was obtained the first revealing flash into the affairs of this institution which had stood as the conservative financial bulwark of the community for a hundred years. Yet a week later, when the principal pass books had been called in, and the experts had completed their examination, the bank was shown to be but a financial shell. Each of those large inactive accounts that lent the institution its strength was found to have melted away. A bank of a capital of but \$100,000, it was soon shown that it had been looted for more than \$400,000 of the depositors' money.

As soon as the shortage was evident a report was made to the department of justice, in Washington, which has charge of the prosecution of violators of the national banking laws. Expert accountants and Special Agent Billy Gard of the bureau of investigation of that department were immediately hurried to the scene. When they arrived they found that one event had just transpired which came near establishing the facts as to the immediate responsibility for the shortage. The bookkeeper of the bank had disappeared.

The bank was an institution which employed but three men; a cashier, an assistant cashier, and a bookkeeper. The disappearance of the bookkeeper, Robert Tollman, fixed attention on him, and it was ultimately demonstrated that he was the only individual inside the bank who had anything to do with its misfortunes.

Special Agent Gard who handled the outside work of the investigation, found Tollman to be a youngster of twenty-three, a mild-eyed, likable chap, who made friends easily. He was a member of one of those old New England puritanical families that have become institutions in the community in which they reside. Back of him were a dozen generations of repression, of straight-edged righteousness. At the age of eighteen he had entered the bank, and at twenty-three was receiving a salary of but \$12 a week. There had been no chance for advancement. At twenty-one he had come into \$20,000 as an inheritance from an aunt and this had been the one event of his life, up to that time.

The government's expert accountants immediately established the manner in which the funds of the bank had been taken. As bookkeeper, Tollman did not have access to the cash or securities, and was therefore not considered as being in a position of trust. He was not even bonded. But beneath his eye there constantly passed those large accounts of the bank which represented its wealth.

It was about six months after Tollman came of age that irregular charges began to appear against the inactive accounts. At first they were modest and infrequent. Steadily they strengthened and grew in size. Eventually it was shown that charges averaging \$5,000 a day were being regularly placed against these accounts. There were weeks during which the bookkeeper had succeeded in ab-

stracting such amounts every day.

The bank accountants were soon able to demonstrate the method of these abstractions. The bookkeeper would give a check against his own account to some individual in Boston and that individual would deposit it for collection. It would be sent through the clearing house and eventually reach the bank in Bainbridge. The bookkeeper was always early at the bank when any such checks were expected from the clearing house. He opened the letters transmitting them, turning the statement of the total amount represented over to the cashier, that a check might be sent by him to the clearing house. It was the province of the bookkeeper to enter the individual checks against the accounts represented. When he reached his own personal check, he charged it to some one of the inactive accounts instead of his own and destroyed it. So had he taken \$400,000.

But the immediate task in hand fell to Billy Gard. It was the apprehension of the fugitive and the recovery, if possible, of all or part of the money taken. It was in the course of the performance of this duty that the ramifications of this case which give it a place among the most unique and complete crimes of the age were developed.

While accountants were revealing the methods used inside the bank in getting hold of the money, Gard was busy outside. Tollman, having disappeared, was to be traced. The first step was to establish his habits, to find his associates. To the experienced special agent the groundwork of a case of this sort unfolds almost of itself. There were the people who knew him best in Bainbridge, for instance. They told Gard that the youngster had broken away, of late, from the friends of his youth. He was believed to have gone to Boston for his pleasures. He had a big red automobile which, it was supposed, he had bought with the money of his inheritance and in which he drove away practically every night. Through the whole of the last year of his peculations, Tollman, the twelve-dollar-a-week clerk, drove regularly to his work at the bank in this car.

In Boston Gard picked up the clues. Tollman was well known at certain hotels and cafes. At one hotel which was a rendezvous for sporting people he regularly called upon a very dashing young woman who was registered as Laura Gatewood. It was at this same hotel that he became acquainted with an accomplished individual known as John R. Mansfield, who was well known about McDougal's Tap, in Columbia avenue, and whose livelihood was secured through alleged games of chance. Miss Gatewood also introduced Tollman to a Mrs. Siddons, an especial friend of Mansfield, who maintained a cozy little apartment in a respectable part of Boston, and who had, in a dress suit case, a portable faro outfit which could be set up in her rooms upon occasion. There was also Edward T. Walls, a large and dominant man, who had, of late, found poker playing on transatlantic liners a rather precarious calling. But, finally, Miss Gatewood arranged meetings between Tollman and "Big Bill" Kelliner, who lived in Winthrop, not far away, was in the wholesale liquor business, in politics, and, as afterward developed, was a dominating spirit in the "faro gang."

With the development of the friendship with Kelliner began the trips to New York. These two would meet two or three times a week at the Back Bay station and together take the train for New York. So frequent were these trips that the members of the train crews came to be well acquainted with the men, and to know something of their movements. They gave clues to the hotels in New York at which these travelers stayed, and this led to their identification by hotel clerks and other facts as to their associates. Eventually all this led to a certain house in West Twenty-eighth street, and a consultation with the New York police as to its character.

It developed that in this house there was always running, on evenings when Kelliner and Tollman came to New York, a faro game. Here Kelliner gambled and at first won and induced Tollman to try his luck. The youngster was allowed to win prodigiously. Again he would lose, but not enough to frighten him away. So was the craze for gambling developed in the bookkeeper. But eventually he lost what was left of his inheritance. Up to this time he was honest. But at the suggestion of Kelliner he stole from the bank to make good his losses. He lost again, and was in the mill. There was no chance of escape but through stealing more of the bank's funds and gambling in the hope of eventually winning out. The book-

keeper had entirely lost his head. He became consumed with the reckless-ness of desperation.

In the meantime the Gatewood woman had moved to New York. Also Tollman had become deeply enamored with her. So fond was he of her company, as a matter of fact, that he would often turn over to Kelliner and Mansfield and other of their friends the money with which to gamble, while he visited with Miss Gatewood. The members of the gang would go to some gilded restaurant and dine sumptuously and return to Tollman and report that luck had been against them, and that they had lost all the money. On such occasions the profits of the evening were almost clear to the gang. On such occasions, so the members of the train crew back to Boston reported, "Big Bill" Kelliner would sob out his apparent grief, because of his losses, on the shoulder of Tollman. The latter was thus placed in the role of comforter. Kelliner would swear never to gamble again and make his protestations so earnestly that Tollman would become the aggressor and urge his associate on and paint pictures of luck ahead. So adroitly did Kelliner play this game that Tollman had been heard to threaten to break with him because he was a piker.

For two years this arrangement continued. Kelliner, Mansfield, Walls, the Gatewood woman, and other accomplices, maintained themselves as decoys that induced the young bookkeeper to draw even more checks against his personal account and always extract these and charge them where they were least likely to be missed. Despite his long carouses at night Tollman never failed to be at the bank in time to open the mail and extract the checks that would have betrayed him. Despite the loss of sleep he was never so dull that he neglected any detail in his bookkeeping that would have caused his accounts to fall to balance or to show any irregularities that would have caused the bank examiner to grow suspicious. Unsuspectingly the stern old bank of Bainbridge stood with unruffled front until it became but a financial skeleton, its last spark of vitality waning away.

But this young bookkeeper of the gambling mania! What became of him? Those other aiders and abettors to his crime! What action was taken in their case?

Special Agent Billy Gard eventually had in hand a complete understanding of the individuals and the methods that were associated with this case. He had reached the necessity of making arrests.

Kelliner was taken into custody. He indignantly protested that he was innocent of any criminal wrongdoing. Mansfield, Walls and Tollman had disappeared. The capture of the latter was of first importance.

The special agent turned first to that primary command of the old-school detective when a crime is com-

the Tollman case. It required some weeks to find her. When she was located it was found that Tollman was not with her. He had been there until the night before. They had quarreled and he had gone away. The cause of their quarrel was the fact that Tollman had no money. She had cast him off as a dead husk. She did not know his whereabouts.

In practically every case of otherwise well-executed crime these developments some element of unexpected folly—the criminal does some one thing that seems, from what would be supposed to be his standpoint, inexorably stupid. Gard was therefore not surprised when it developed that Tollman had not so much as a thousand dollars out of all he had taken from the bank. He had made no provision for the time which he must have known would inevitably come when he should be detected. This, however, was not the crowning folly from a criminal standpoint. Despite the dash and cunning and the determination he had evinced in his lootings, he lost his nerve when his woman threw him out. He purchased, with the proceeds of pawned jewelry, a ticket to Bainbridge, Mass., went there, and gave himself up to the police. His nerve was broken.

The theory of "find the woman" was applied in the case of the third of the offenders, John R. Mansfield, the Boston gambler. The apartment of Mrs. Siddons where the faro game was, upon occasion, set up, and the woman herself, who was suspected of being particularly intimate with Mansfield, were watched. The watch was not effective, however, for the woman disappeared with no one seeing her.

The janitor at the apartment house reported that in going she had taken a particularly heavy trunk. Special Agent Stephens undertook to follow that trunk. He canvassed half the expressmen of Boston before he found the man who had taken the trunk away. This man stated that he had taken it to the Back Bay station at a certain time, and that it had been weighed and found to be in excess of the baggage a passenger might carry free of charge. This singled it out from the mass of trunks. The expressman remembered that it weighed 225 pounds, and that the baggage man had marked it for 60 cents excess. According to the rate book this would have been the excess charge for that weight to New York. The trunk was thus located with sufficient definiteness that its number was procured.

In New York it was found that the excess trunk had been sent on to North Philadelphia with the charge C. O. D. Here the record showed that the trunk had been called for by a Mrs. Price, living at an address on Broad street, and the agent remembered that she had been accompanied by a man. At this address a Mr. and Mrs. Price were found to be living. Special Agent Stephens watched the



SHE DID NOT KNOW OF HIS WHEREABOUTS.

with whom Walls was known to have been friendly, and who had a part in the activities of the faro gang. This woman's correspondence was watched, and it was soon discovered that she was sending letters to and receiving letters from a man in Detroit, Mich. Tracings of the man's handwriting were made as the letters came through the post office, and when compared with that of Walls, the resemblance was convincing.

The writer of these letters gave his address as a lock box. A special agent went to Detroit, but the box had been given up. Two months later more letters came to the same woman from Grand Junction, Colo., and also from a lock box. The postmaster was able to describe the man holding the box and the description suited Walls. He moved again before a detective got there to identify and arrest him. There was a chase of six months on such clues, always through the same woman, but Walls was still at large.

Eventually there appeared among death notices in New York the name of Edward T. Walls. Subsequently Mrs. Walls went from her boarding house in Boston and took charge of the body. Suspecting that this might be a trick to throw them off their guard, the special agents took every precaution to identify the body. Eventually they were convinced that the man they had pursued so diligently was dead. The case was closed.

The three principals in this case, Tollman, Kelliner and Mansfield, were given 15, 18 and 10 years respectively. After their conviction both Tollman and Kelliner talked freely to Billy Gard of the whole case and threw some interesting sidelights upon it. Kelliner told particularly of the inception of the plans of the faro gang. He said it came into being at Atlantic City where he and Mansfield and Walls happened to be spending a week end. Kelliner at that time already had a line on Tollman and other possible victims were deemed ready for the plucking.

With these prospective victims in mind the faro gang was organized. Money had to be raised for the fitting up of the establishment in Twenty-eighth street, which was only used when victims were in tow. This alone cost \$2,000. Then there was the necessary expense money of the members of the gang while they were developing their victim. There must be cash in the bank to be won when those victims made their first appearance. Altogether it was a business that had to be capitalized for something like \$20,000 before it could begin operations. But, as it afterwards turned out, it was a profitable investment if viewed from the standpoint of Tollman alone; and there were other victims.

### BAY RUM FROM WEST INDIES

Only Real Genuine Extract Made From Trees That Are Cultivated Only on Danish Islands.

After 50 years of negotiations, and at a cost of \$25,000,000, the United States is on the threshold of achieving the ownership of the source of all genuine bay rum.

It is true that we are not buying the Danish West Indies primarily because they are the group made famous by the refreshing toilet preparation, nevertheless the American people will feel more "at home" in calling the islands ours when they recall that if it weren't for St. Thomas, St. John and St. Croix, freshly shaved faces would be unsoothed by the universally popular product of distilled leaves.

The bay tree of glory is the laurus nobilis, while the bay of rum has the caustic name of myrica acris. The peculiar species of aromatic bay which supplies the distinctive ingredient of bay rum is closely allied in appearance to several other varieties of bay growing on St. John and St. Croix,

and great care is necessary to avoid confusion in gathering the leaves and berries, for a very small number of leaves of the wrong kind will materially affect the quality of the finished product.

The leaves of the myrica acris are from three to five inches in length. The round berries are about the size of a pea and contain from seven to eight seeds. The bay rum which is made from a combination of green leaves and berries is of a better quality than that distilled from dried leaves or from the leaves without the berries. The berries are very difficult to gather, however, and they cost from 15 to 20 times as much as the leaves.

The basis of bay rum is Jamaica or St. Croix rum, made from the skimings of the sugar boilers, scrapings of sugar barrels, and the washings from sugar pots.

For a number of years much of the bay rum of American commerce has been manufactured in this country, the ingredients usually being about one-half the bulk alcohol, one-sixteenth Jamaica rum, 40 drops of oil of bay to the pint, 20 drops of oil of orange, a few drops of oil of mace, and the remainder distilled water, all of which is allowed to stand for several weeks and is then filtered through magnesia.

### TALES OF HOTEL REPORTERS

They Were Fanciful and Readable in Good Old Days When the Imagination Had Free Rein.

If a man physician named Dr. John Jones marry a woman physician named Dr. Mary Smith, how shall they register when they go on their bridal tour? Shall they register as "Dr. John Jones and wife," or as "Dr. John Jones and Dr. Mary Jones"? Shall they call themselves "Dr. and Mrs. John Jones," or "Mrs. John and Mary Jones"?

Ah, for the old days when "hotel reporters" used to give Chicago silly-season problems like this one, which is now thrown into the New York newspapers, says the Chicago Post.

Those were great times, my masters. The "hotel reporters" never had enough to do. Their superiors knew it, but they knew that the fact would stimulate the imagination. It did. Every afternoon the bored reporters would gather, with no news and nothing to write. Inevitably, they would "make up" something—this was before the day when people began to say "frame up."

They would have "Mr. Zero" of Medicine Hat paged on the hottest day of the year. They would pull the old one about the heliboy who called "Mr. Smith" in a crowded lobby and had eighty-five men spring up and answer "Here." They would spin interviews with strange people who just happened to drop into town and drop out again before the city editor or any rival newspaper could check up on them. Charles Dillingham, the theatrical man, was a hotel reporter. So was Joseph Medill Patterson. So were "Eddie" Westlake and many others.

The work they did was just plain foolery, like the subtly unimportant question of how Doctor Jones and wife should register. We don't doubt that Dillingham and his generation printed that innocent humor is gone from the papers. It never did anybody any harm. It offended but the strictest of truth-tellers.

### He Anticipated Her.

"Do you love me?" murmured the beautiful girl.

"I do. Also I'm strong for suffrage, like your poodle and think I can get along with your ma."

But she didn't accept him after all. A girl doesn't like to have all her questions anticipated.—Louisville Courier Journal.

## HOME TOWN HELPS

### MAKE PARKS OF BACKYARDS

Baltimore Has Demonstrated That Division Fences May Profitably Be Done Away With.

It has already been convincingly demonstrated, here in Baltimore, that the scheme of tearing down division fences between city home backyards and developing the unobstructed stretch of space thus provided as a continuous flower garden or a grassed lawn, is no chimerical or impractical dream. It has been demonstrated because it has been done on several back stretches and partially accomplished in hundreds of instances. By partially accomplishing we mean those instances where two or three or four adjoining householders have thrown their backyards into a common and developed the enlarged spaces into flower gardens. This backyard park idea, developed to the limit of potentiality, would mean the tearing down of all fences on both sides the midway alley and beautifying all the yards upon some harmonious scheme of ornamental gardening.

There are comparatively few block centers in which this complete scheme of ornamentation can be realized, for the reason that many owners wish to build a garage, a stable or some other kind of outbuilding in the backyard and fronting along the alley. While the placing of rear buildings in one or more of the backyards of a block interferes with the complete realization of the backyard parking scheme, it need not prevent the partial carrying out of the plan. And as to back buildings, their ugliness and inharmonious can be greatly modified by planting climbing roses or other climbing vines along their sides and rear ends. There is nothing so utilitarian—not even a stable—that every thought of beautification should be abandoned in connection with it.—Baltimore American.

### FIRE PREVENTION PAYS WELL

Safe Construction Lowers Insurance and Reduces Depreciation—Repairs Cost Little.

If the walls and roof of the house are of fire-resistant material fully 60 per cent of the fire hazard is overcome, says the writer of an article on "Common Sense Home Building," which is published in the June issue of Construction. In the interior it is not necessary to eliminate wood from the finishing. There is no objection to trim on doors and even the floors above the first may be of wood.

The basement should, by all means, be cut off from the rest of the house by a masonry floor, protected stairway and fireproof doors connecting with the first floor. Partitions should be of fire-resistant material in order to check the rapid spread of flames. In other words, think of fire as it really is and use common sense in the construction of the house.

In most localities a house of this type is credited with a noticeable reduction in insurance cost. Naturally, too, the cost of maintenance is reduced, painting and repairs are not necessary. Another saving factor is the matter of depreciation. A frame house with wood shingles, built as they are today, will depreciate just three times as quickly as a masonry house with a common-sense roof.

### Chicago's City Planning.

Chicago, the premier American city in city-planning work, is about to invade the world of the "movies."

It is going to show other municipalities how to make themselves more attractive, healthful and prosperous, and as an object lesson will display views of present-day and future Chicago to millions of people throughout the United States, Canada and Europe.

To satisfy demands made by more than a hundred American cities which are watching Chicago's planning efforts, the Chicago plan commission has arranged to have the entire Chicago plan put in film form.

The national, state, county and city officials in Chicago, members of the Commercial club, members of the plan commission and the officers and directors of the leading civic, social and commercial organizations, industrial clubs, real estate board and women's clubs are to be visualized.

### The Household Incinerator.

An aid in sanitation especially useful in the country is a small garbage incinerator which can be attached to the ordinary kitchen range. The surplus heat from the range will dry the garbage in a short time. After all the moisture has been taken up, a damper is opened, which allows a draft from the firebox to pass over the dried garbage and consume it to ashes in a few minutes. The ashes can be removed from the incinerator without being mixed with those of the range. The garbage ashes constitute a valuable fertilizer.

### Good Accompaniment.

"How can I impress the class with the fact these stirring lines must be delivered in trumpet tones?"

"Just drum it into them."